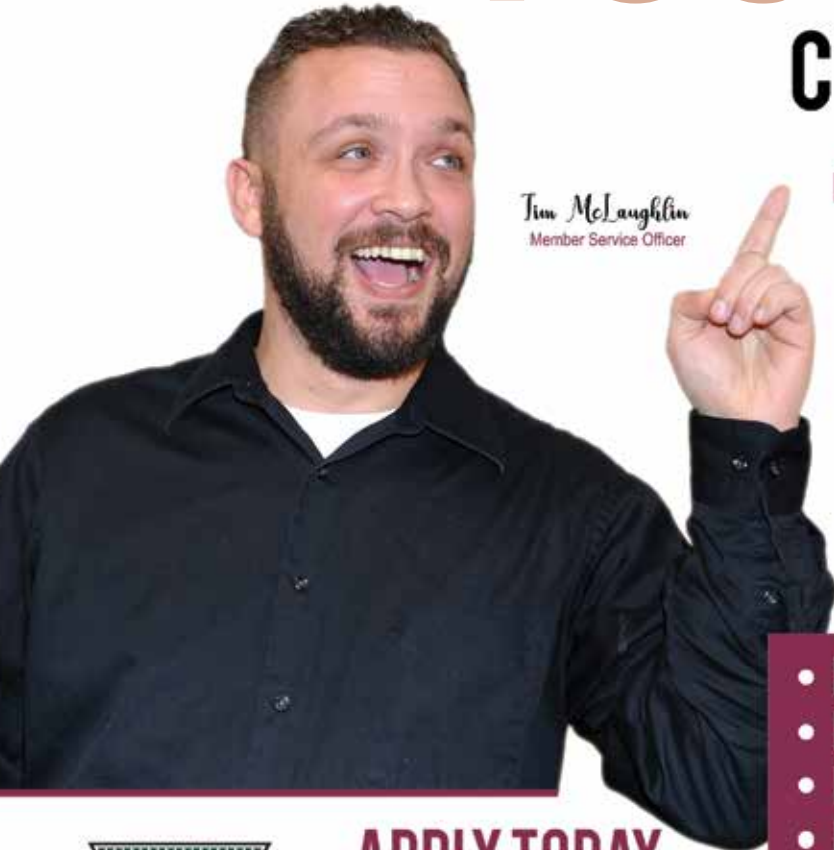


FINANCIAL FOCUS

ISSUE 1 2020



CTCU.ORG



Tim McLaughlin
Member Service Officer

CTCU VISA® PLATINUM

1.9%* APR
FIRST 12 MONTHS

VARIABLE RATES AS LOW AS **8.45% APR** THERE AFTER

- PURCHASES
- BALANCE TRANSFERS
- NO BALANCE TRANSFER FEE
- NO ANNUAL FEE
- 24/7 FRAUD MONITORING



APPLY TODAY
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CTCU.ORG

*APR = Annual Percentage Rate. Offer available on new Platinum accounts only. Existing accounts are not eligible. Must meet credit union guidelines. If you qualify, the promotional APR of 1.9% is fixed for the first 365 days after the account open date, up to your available credit limit on purchases and balance transfers. At day 366, the APR for any remaining promotional balances will increase to the standard APR, and all subsequent purchases and balance transfers will receive the standard APR. The standard APR is variable and is based on the Prime Rate as published in *The Wall Street Journal* Money section (index) plus a margin between 3.70% and 12.70% based on your credit worthiness. Balance Transfers may not be used to pay off or pay down any amount owed to the Credit Union. Balance transfers have a minimum of \$100 to receive the promotional rate. All existing payment terms apply. Offer subject to change without notice.



AUTO LOANS

LOW RATES • NEW • USED • REFI
AUTOS & MOTORCYCLES • 90 DAY NO PAY OPTION

APPLY TODAY!

Restrictions and limitations may apply. Rate is based on term of loan, credit worthiness of borrower and qualifying services. Not all members will qualify for auto loan. Must meet credit union guidelines. Interest will continue to accrue during the 90 day no payment period. Subject to change without notice.



ESI EXCESS SHARE
INSURANCE

Federally insured by
NCUA

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HOLIDAY CLOSINGS

MLK Jr. Day - Monday, January 20
President's Day - Monday, February 17

HOLIDAY WORKSHOP SUCCESS!

Thank you everyone who donated to the U.S. Marine Corps Toys for Tots, as well as all the food and money for the Northern Illinois Food Bank.



ANNUAL MEETING NOTICE

Community Trust Credit Union Annual Meeting is at our main office in Gurnee, 1313 Skokie Hwy, on **Thursday, March 19, 2020** at 5:30 p.m.

We look forward to seeing you at the Annual Meeting!



CTCU ANNOUNCES 2020-2021 SCHOLARSHIP PROGRAM

Community Trust Credit Union is offering two \$1,000.00 scholarships for the 2020-2021 school year. College-bound high school seniors are eligible to apply for these scholarships.

Students applying must be high school seniors, who will be enrolled in a college or technical school within six months of graduation from high school.

Scholarship applications are available at any of our locations. For more information about this scholarship program, please visit our website. Applications must be postmarked on or before March 7, 2020.



TurboTax WITHIN ONLINE BANKING

CTCU offers a great feature within Online Banking, which will help make filing your taxes a little less stressful. TurboTax is available to CTCU members right through eBranch to guide you step-by-step to your maximum refund.



TurboTax does the hard work for you:

- Guarantees its calculations are 100% accurate.
- Double checks your return every step of the way to help you get the deductions and credits you deserve.
- Saves you time by bringing in information right from your account.

TurboTax Online Federal Free Edition is available for simple returns using the 1040EZ form. Several paid editions are also available for more complex tax situations. CTCU members filing their returns through TurboTax within eBranch receive a discount on all paid TurboTax federal products!

CTCU EMPLOYEES' ANNIVERSARIES

FEBRUARY –

Michele Hallgren	February 5	19 years
Rhonda Harden	February 17	14 years

OFFICES

1313 Skokie Highway
Gurnee, IL 60031

1263 N. Route 83
Grayslake, IL 60030

1380 Deep Lake Road
Lake Villa, IL 60046

ESI EXCESS SHARE INSURANCE Federally insured by NCUA

PHONE SERVICES

Contact us at 847-662-2050
Toll-free 877-342-4788
(outside of 847 area code)

Any Hour Loan Application
1-800-837-3059

ART – Audio Response Teller
847-775-1711
Toll-free 877-342-4788, option 8
(outside of 847 area code)

OFFICE HOURS

Lobby
Mon-Thur 9:00 a.m. - 5:00 p.m.
Fri 9:00 a.m. - 6:00 p.m.
Sat 8:00 a.m. - noon

Drive-up
Mon-Thur 7:30 a.m. - 6:00 p.m.
Fri 7:30 a.m. - 7:00 p.m.
Sat 8:00 a.m. - noon

BOARD OF DIRECTORS

Dan Kloczkowski, Chairman
Hank Govekar, Vice Chairman
Corey Clark, Secretary
Linda Wegge, Treasurer
Andy Dallstream, Director
Fred Friedl III, Director
Mike Mallow, Director